

**BOB FRAKES**

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US BANKRUPTCY COURT  
DISTRICT OF DELAWARE

**Case # 24-11967**

**Judge Stickles,**

**This letter to my Governor & Reps. explains the very odd  
items that occurred here. Full of info!**

**Regards, Bob Frakes**

**Dear Governor Pritzker,**

**I am not asking for legal advice. I am asking for a change in the rules to level the  
playing field. The details of my problem are given below in a letter to the AG's office  
& my Reps. -**

**Senator, Representative & Susan Luckey, Advocate,**

**If you believe info is useful read on. If not just delete. Time line -**

**On 1/23/25 my wife and I went to the MV Big Lots to burn 3 \$50 gift cards as Big  
Lots was closing in March. We noticed a small sign on the door stating gift cards  
we no longer good after 1/17/25. We ask at the desk and the sales associate  
called the manger up and she said "this is not right but there is nothing I can**

do". I do have a customer relations (bad name!) number so I called. Person just repeated what I already knew - can I talk to your boss? CLICK, hung up on. I called back and again they IDed as Big Lots. This person was different I think but said "are you Bob Frakes?" Yes, CLICK.

Here is problem #1 for the state. They should have been required to give - cases.ra.kroll.com/biglots to me. More on that later.

I contacted you my Senator & Representative and you , Terri told me to contact the AG. That I did with the particulars. On 2/3/25 I received a reply from Susan Luckey, Citizen's Advocate, Consumer Protection Division of the AG. Promising but the letter indicated they could not represent a citizen in a legal dispute. WHAT? What am I supposed to do, hire a lawyer for \$150? This is mistake #2, the GA needs to put teeth into any agency like this. I am sure she was right - she was the messenger, not the message. I responded with a "pointed" letter and she did call - VERY ADMIRABLE! I ask how I could offer facts into the "bankruptcy Judges" location? Mistake #3 - I should have been given the above site then.

On March 26th (sent, I got it days later with the USPS) I received the same letter as in February but a paper also with Kroll on it and several "screenshot sheets" for navigation but w/o the site above that was useless. I also noticed 4/3 was the cutoff date (one of many, not a lawyer, hard to decipher. I do have a 130 IQ and some basic government knowledge. Imagine what the regulars think?) BUT, I did word search Krolls, and after MUCH effort managed to breach the dreaded phone tree wall. I talked to "Pat" and told her the whole story. She was aghast with the story. When I told her Big Lots hung upon me TWICE you could hear her almost choke. SHE gave me the above site link and was totally confounded as to way that had not already be given and the bankruptcy handled this way.

I filled out the form above and the card info. IMPORTANT to note - had I been given this info back in January on our problem date, I could have beat the end of January deadline. Now the difficult is even more so. And why so difficult? This is another example of the rules working for the wrong people. And, the General Assembly write the rules! Big Lots is being rewarded for incompetency. My wife and I who have never taken bankruptcy (and never will), never arrested, pay our taxes on time, worked our entire life - I am retired teacher and she a retired nurse. We end up on the bottom of the "take care of pile" and Big Lots (Big \$) gets taken care of. I have noted several areas of improvement. I have no doubt my wife and I will get grifted out of \$150 - just like our insurance company will get \$804 of ours they don't deserve. The "system" is flawed. You make the system. Fix it!

I do think the Citizen's Advocate has tried. But she does not make the rules, just tries to use them. We will see who wags the tail here, but I think that answer is already evident. I also support both Terri and Dave but in this area, there is work to be done!!! For others as well as myself. If that is hokey, I am hokey.

Regards, Bob & Brenda Frakes

Note - right on cue a few days later, the "closed forever" Big Lots began reopening – with our money. Changes needed-

1. A wider display of how to ask for \$ (like on the sign at the store telling when cards have to be used)
2. A review of the entire bankruptcy rules-hold hearings, I will testify!
3. New owners submit a plan to use future profits to repay the cheated

As the store manager said "this is not right".

Regards, Bob Frakes

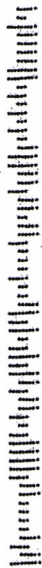


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